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HUD



Atlanta HOC Newsletter

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Indiana's Floyd Alcorn Receives 30-year Pin

Andy Klee, Supervisory Housing Program Specialist, Indiana Program Support Division presented a 30-year service pin to Floyd Alcorn, Housing Program Specialist, Indiana HUD office. Mr. Alcorn was a United States Marine, has Federal service with the Internal Revenue Service (IRS), the Small Business Association (SBA), and has more than 14 years of service with HUD.



Floyd Alcorn (left) and Andy Klee (right)

Indiana's Black Expo

The Indianapolis Program Support Division (PSD) participated in the Indiana Black Expo Summer Celebration this July. The annual event is one of the biggest celebrations of African-American Culture in the country. Approximately 300,000 people attended this year's celebration.

According to the Indianapolis Star newspaper, in 1970, black civic and religious leaders founded Indiana Black Expo Inc. The inaugural event, an exposition showcasing black achievements in culture, art, history and economics, was held the following summer at the Indiana State Fairgrounds as an official event of the Indianapolis Sesquicentennial celebration. By its 30th anniversary in 2000, Black Expo had 12 chapters throughout the state and hosted not only a Summer Celebration, but also events like the Circle City Classic football game in October. Over the years, Black Expo's Summer Celebration has featured appearances by Alex Haley, B.B. King, Dick Gregory, Cicely Tyson, Stevie Wonder, Muhammad Ali, and Jesse Jackson. The event has grown to include health and job fairs, music festivals, business conferences, children's programs and a National Youth Summit. By the late 1990s there were more than 800 Expo booths. PSD assisted with the HUD booth providing information about various HUD programs.

The highlight of Black Expo's 35th anniversary celebration this year was a visit from President George Bush who addressed the corporate luncheon and was presented with the organization's Lifetime Achievement Award.

Kentucky's Employer Downpayment Assistance Program

Program Support staff can now cross off one item on the Single Family Strategic Plan. Headquarters approved a local Employer Down Payment Assistance program in Louisville, Kentucky. With the approval of Headquarters, homebuyers can now use FHA products along with the down payment assistance program offered by their employer. The Atlanta HOC, Program Support staff presented information to Headquarters on a local hospital employer assistance program. Norton Hospital of Louisville, Kentucky offers financial assistance to employees in the form of a \$5000 grant. The grant will be used for downpayment assistance and closing costs for a home. Employees must apply for the funds, receive housing counseling through a HUD-approved counseling agency, and must commit to a three-year employment period with the hospital. The program was initiated three years ago and has had much success both for the company and its employees.

Hurricane Disaster Duty

As a result of the devastation from Hurricane Katrina along the Alabama, Mississippi and Louisiana coast, HUD staff has worked diligently to assist in resolving housing problems. FPM along with local housing staff have met numerous times with the elected officials in Bayou LaBatre and numerous other cities in Alabama. Most recently, staff from the Atlanta HOC, Birmingham and Mississippi offices conducted a HUD Hurricane Katrina training session in Mobile Alabama to present and answer questions about HUD/FHA programs. Debbie Creel, Housing Program Specialist, Birmingham Program Support Division, has been on disaster duty for 3 months and remains in Louisiana assisting during this disaster. While we have accomplished a lot in assisting and providing daily information to callers, there remains a great deal that we still have ahead of us.

Marjorie George, Bobbie Lyles, Willie Jackson and Cathy Reginelli, Housing Program Specialists, Program Support Division, Memphis Office worked at the Disaster Assistance Center in Memphis. They provided info on HUD assistance programs as well as info on other assistance available. Faye Reid, Housing Program Specialist, Nashville Office is working with FEMA in Baton Rouge, Louisiana assisting Katrina evacuees with housing needs. Currently, Ms. Reid is working in New Orleans and Baton Rouge as a rover for a team that covers approximately 19 assigned Parishes. The team is meeting with town officials, FEMA leads and other interested persons in trying to rebuild the damaged areas. At the beginning of the year, Ms. Reid is being assigned to FEMA for an additional 90 days where she has been assigned to the ESF-14, which is a long-range recovery function.

Ms. Reid states that people have lost everything to include homes and apartments. Landlords have raised rents, making housing costs unbearable. Ms. Reid indicated that the work keeps volunteers busy and it is interesting. She also stated, "if we can make a difference, then that is why we are here."

Buster Goodman, Housing Program Specialist in Knoxville assisted Evacuees in the Knoxville Field Office jurisdiction. He worked with FEMA at the Red Cross Intake Center in Knoxville helping disaster victims to register for FEMA assistance.

Katrina Success Story

When all hope seemed to be gone, that was when Ms. Angela James became persistent and said “I want a house.” Ms. James and her two children (daughter 6 and son 14) had just rented a three-bedroom house in Pascagoula, Mississippi prior to Hurricane Katrina. As a disaster relief volunteer from the Orlando Field Office, Bobbie Thomas, Housing Program Specialist, Program Support Division, made it her goal to fill the gloomy eyes of displaced families and individuals with hope. Katrina had left her mark in the small town of Pascagoula and Moss Point, about 30 miles east of Biloxi, Mississippi.

Ms. Angela James, who was Bobbie Thomas’s first Katrina Disaster Housing Assistance Program (KDHAP) applicant, came to the HUD Housing information table at the Moss Point Disaster Recovery Center (DRC) on October 17, 2005. She was a Section-8 tenant who had found housing in Greenwood, Mississippi. She stated that Greenwood was too far to travel and she had no transportation. Her eyes began to gleam when Ms. Thomas informed her about HUD’s KDHAP. Ms. James wanted to know if she could live somewhere else other than Greenwood. She was informed that she could move anywhere as long as the Public Housing Authority (PHA) administered a housing choice voucher program. Ms. James replied, “I want to go to Columbus, Mississippi”. The PHA in Columbus placed Ms. James in a local hotel and assisted her in searching for housing. On October 24, Ms. James called and wanted verification that she was a Katrina displaced family to obtain free clothing from a resale shop. Not only did she receive free clothing, she also won a free TV from the Salvation Army.

On November 3, Ms. James called and stated that she had moved into a three-bedroom home on October 31. She said, “I have a beautiful home, a lake, three acres, and two patios, and very nice neighbors.” She further stated that, “I have no beds, no refrigerator, but I have a house.” She expressed appreciation of KDHAP, HUD assistance, and the excellent services received from the Mississippi Regional IV Housing Authority.

Opening the Road to Homeownership in Orlando

Orlando was one of five locations throughout the country selected to host “Owing Your Future” for the 2005 Homeownership Month. The event was held on June 25, 2005, at Jones High School, Orlando, Florida, a historically black school. HUD brought together a wide variety of federal, national, and local agencies to address the biggest barriers that families face today: issues such as continually-rising real estate prices, finding and qualifying for the right mortgage, the big downpayment, credit worthiness and debt management, education and job training. In addition to HUD, there were 12 federal agencies and national partners, over 30 local government, nonprofit, community, and housing industry partners.



HUD Deputy Secretary Roy Bernardi greeted the crowd and highlighted the importance of homeownership. John Schultz and Bobbie Thomas, Housing Program Specialists, Program Support Division, Orlando Field Office, Rosemary Gadsden and Jose Parrilla, Housing Program Specialists, Tampa Field Office, presented the following classes: Intro to FHA, How to Buy a HUD Home, ABCs of Homebuying, Now You Own. Ivan Tirado, Insurance and Underwriting Branch, Atlanta Homeownership Center, and Jose Parrilla presented classes in Spanish. Other HUD representatives participated were Paul Ausley, Orlando Field Office Director, Robert Young, Region IV Regional Director, Clyde “Kit” Rodkey, Deputy Director, Communications & Marketing Division, Headquarters, Cathy McFarlane, Assistant Secretary for Public Affairs, Headquarters. Attendance was over 2000.



PSD Staff from Tampa and Orlando



HUD Deputy Secretary Roy Bernardi

18th Annual Statewide Affordable Housing Conference

“Housing Preservation” was the theme for The Florida Housing Coalition’s 18th Annual Statewide Affordable Housing Conference that was held in Orlando, Florida, which was held September 12-14, 2005. The enormous escalation in real property prices over the last five years left nonprofits, local governments, and financing authorities asking whether public dollars should be used for affordable housing. The housing experts were present to discuss the challenges of affordable homeownership in Florida.

John Schultz and Bobbie Thomas, Housing Program Specialists, Program Support Division, Orlando Field Office, provided information to the housing industry about the benefit of using FHA programs to expand homeownership opportunities. The event included: exhibitors from the banking industry, 14 workshops on housing preservation, a bus tour of Hannibal Square, a Community Land Trust development in Winter Park,

Florida, and a keynote speaker, Gus Newport,

Executive Director of the Institute for Community

Economics. Some of the classes offered were: Preserving Affordable Housing with Green Building, Preserving Affordable Housing in Gentrifying Areas, Preserving Affordability through Community Land Trusts, Foreclosure Prevention, Developing Single-Family Housing for Homeownership, Preserving Housing from Natural Disasters, and Migrant Farm worker Housing. Over 600 housing partners attended the event.



John Schultz providing information to a participant

Mortgage Increases in Columbia

During fiscal year October 1, 2004 through September 30, 2005, FHA Maximum Mortgage increases for the Atlanta HOC jurisdiction totaled over one-half million dollars. Columbia Office staff assisted Atlanta HOC field staff and other Sponsors of Mortgage Increase requests such as Lenders, Realtors and prospective borrowers, to obtain adequate documentation and processed the data for accuracy and acceptance. Staff requested any additional needed documentation to support indicated increases, and provided the increase recommendations to the HOC for approval and signature of the Program Support Director. Several of the Mortgage Increases during this time were also initiated by Columbia Office Staff, who obtained the necessary documentation, often from on-line public records and other supporting data for counties and MSAs known to be high-cost areas with minimal FHA mortgage limits. One such county, for example, resulted in a \$140,263 increase.

During the Fiscal Year, 16 FHA Maximum Mortgage Increases were completed, and FHA Insured Mortgage availability in the Atlanta Homeownership Center jurisdiction was increased by a total of \$543,168.

Collaboration to Deter Defaults in Memphis

The Program Support Division in the Memphis Office has collaborated with the City of Memphis for over three years in providing Single-family data relative to their downpayment assistance program recipients. A search of the Single Family Insurance System (SFIS) has been completed on over 5,100 downpayment assistance loans over this period. In July 2005 the Memphis office completed a random review of 384 loans for the years 1998, 1999, 2000 and 2001. The review revealed that fifty-four (14%) of the three hundred eighty-four loans had defaulted.

The focus of this collaboration is to provide vital information on the default rate of these loans. This is a key concern in the Memphis jurisdiction in that the default rate as of September 30, 2005 was 11.71 and the average for the Atlanta HOC was 6.58. This information is vital to the City of Memphis in analyzing the effectiveness of requiring recipients to attend homebuyer education classes prior to obtaining downpayment assistance. In addition, this assists the City of Memphis in assessing the quality of files being closed and hopefully identifies ways of deterring defaults.

PSD Staff Develops Continuing Ed Courses for the Industry

Andy Blake, Housing Program Specialist, Jackson Program Support, developed three Continuing Education Courses for Realtors and Appraisers and obtained approval from the Mississippi Real Estate Commission and Mississippi Appraisal Board. The approved courses are "Changes and Updates for FHA Appraisals" (4 hrs CE for Appraisers and REALTORS); "FHA Basics for REALTORS" (2 hrs CE for REALTORS); and "Energy Efficient Mortgages" (2 hrs CE for REALTORS). Andy Blake teaches the Appraisal and Energy Efficient Mortgage courses. Mr. Blake and Ginger Buck, Housing Program Specialist, jointly teach the FHA Basics course. Mr. Blake has taught courses in Hattiesburg, Corinth, Nesbit, and Vicksburg, Mississippi and has plans to teach them in other areas of the State in the coming months.



Andy Blake, Jackson Housing Summit,
Hattiesburg, MS, June 23, 2005

Volunteer Work Day for Habitat for Humanity

Gene Andrews, Housing Program Specialist, serving as the Chairman of the Homeownership Committee and a part of the local management plan, coordinated with committee members and staff to participate in a Volunteer Work Day for Habitat for Humanity. Mr. Andrews and eight other Greensboro HUD employees worked to complete the vinyl siding on a Habitat for Humanity house on July 30, 2005 performing approximately 75% of the siding along with the new homeowner.

Return To Home: Replacing Blue Tarps with Solid Solutions

In August, September and October of 2004, Hurricane Charley, Frances and Jeanne crisscrossed through West and Central Florida. The hardest hit were residents of Desoto, Hardee and Polk Counties, all located in the HUD Tampa Field Office's jurisdiction. By the spring of 2005, many of them were still working on recovery. Staff from HUD's Tampa Office, which included the Program Support team member and the U. S. Department of Agriculture, in conjunction with local county governments, local housing partners, counseling agencies, major utility companies, and a spectrum of private and nonprofit lenders hosted two "one stop" events for all who were seeking permanent housing or repairs. Jose' Parrilla, Housing Program Specialist, Tampa Program Support Division, participated in the event held in Hardee County where over 300 residents of Hardee and Desoto counties were assisted.

Rosemary Gadsden and Joanna Wysocki, Housing Program Specialists, Tampa Program Support Division, participated in the Lakeland event that assisted 3,100 residents. The great majority of customers were hurricane-displaced families living in FEMA trailers, who were looking for permanent housing or funding to rebuild their homes.



Lender Roundtable

The Tampa Program Support staff invited lenders in the Tampa Bay area to dialogue with Debra Robinson, Director, Processing and Underwriting Division, Atlanta HOC on September 8, 2005. The purpose of the dialogue was to (1) develop a better understanding of the lender's perspective regarding the use of FHA financing, (2) identify problems that lenders have experienced with FHA products or the process, and (3) to establish a more direct relationship between the lender and FHA. Approximately 21 lenders participated in an active discussion with Ms. Robinson.



Debra Robinson addressing lenders



Lender's Roundtable

National Lender Training Conference

On November 14, 15, and 16, 2005, a 3-day National Lender Training Conference was held in Hollywood, Florida. Over 300 attendees representing all facets of the mortgage lending industry participated in the conference. This event was FHA's first nationwide information exchange and training session, and provided a comprehensive look at recent changes that FHA has made to its policies and procedures. Topics covered included: Appraisals and Valuation Issues, Asset Management, the HECM Program, Lender Insurance and Monitoring, Streamline 203(k) and Energy Efficient Mortgage Programs and Using Key FHA Systems.

Nation's Leading HOC in Loss Mitigation

The Atlanta HOC continues to be the number one HOC in training counselors and lenders regarding Loss Mitigation for FHA. This year the National Servicing Center stated that Atlanta trained 640 on FHA Basic Loss Mitigation requirements. The National Servicing Center recognized that they could not reach the local servicing lenders and all the HUD Approved Counseling Agencies. Each HOC has a designated Loss Mitigation Coordinator and each HOC sent staff to be trained in Loss Mitigation. In Atlanta, Ruth Trembley is the Loss Mitigation Coordinator and the following staff are certified trainers: Carolyn Hogans, Sheri Harvey, Vickie Johnson, Rachel Allen, Cleotra Lofton, Marjorie George, William Snelling, Earl Davis, Robert Free, Floyd Alcorn, Ginger Buck, Jose Parilla, Gene Andrews, Ada Caro, and Margarita Delgado. To become a certified trainer you must be nominated by the HOC Director and attend a two day course at the National Servicing Center. You must score 70% or better on the final post-test to become a trainer. Each year the Servicing Center requires the trainers to take a test to become recertified. Training sessions are conducted in all of the field offices. Our main goal is to make sure all Housing Counseling Agencies know the current requirements for FHA Loss Mitigation.

SPI Inspections

In FY 05, the Atlanta HOC, Program Support Division, spent over 1,947 hours in performing SPI inspections. The Division also spent over 6,931 hours performing functions needed to complete the inspections, while accumulating well over 61,724 traveling miles. The Atlanta Program Support Staff inspected 375 homes, exhausted over 375 working hours, and traveled at total of 2,855 miles.